



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor: G. Cunningham :  
Assignee: Block Financial Corporation :  
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Art Unit: 3628 :  
Attorney :  
Docket No.: 1134-009B :  
Title: REAL-TIME FINANCIAL CARD :  
OFFER AND APPLICATION :  
SYSTEM :

AMENDMENT TO  
PATENT APPLICATION

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(A)

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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Emily J. Shultz

Sir:

Applicant is submitting this amendment in response to the Examiner's office action dated October 31, 2005.

**AMENDMENTS TO THE CLAIMS** are reflected in the listing of claims which begins on page 3 of this paper.

**REMARKS** begin on page 10 of this paper.